

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/765,137 Confirmation No.: 7821  
Applicant : Adams  
Filed : 01/18/2001  
Title : **Network Based Loan Approval and Document Origination  
System**  
TC/Art Unit : 3691  
Examiner: : Kazimi  
Docket No. : JPM-052  
Customer No. : **70813**

MAIL STOP AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PRELIMINARY AMENDMENT**

In response to the Final Office Action dated August 8, 2008 and the Advisory Action dated January 16, 2009, please enter the following amendments:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.